

WHAT TO DO IF YOU RECEIVE A CHOICEPOINT NOTICE:

Six Steps To Protecting Yourself From Identity Theft



Step One: Get your Free Credit Report -- On your ChoicePoint letter, there are instructions on how to get a free copy of your credit report. Your request can be by telephone or via the Internet. ChoicePoint has also arranged for a one-year credit monitoring service.

Step Two: Review your Credit Report and Check Your Accounts -- Check your credit report carefully. Look for accounts you did not open. Also check the inquiry sections for unknown credit inquiries. Check the back of the report for contact numbers and call to see who made the inquiry. Look for addresses you do not recognize. This crime primarily involved takeovers of existing accounts. Check your credit accounts to see if there has been unusual activity or an address or name change.

If you do not find any problems, you do not need to take the next four steps. But check the monitoring service regularly for the next few months, and get another full credit report in six months. Under the Fair and Accurate Credit Reporting Act, (FACT Act) you can get a suspected fraud alert placed on your credit account by the credit bureaus for three years.

If you do find irregularities, follow the remaining steps.

Step Three: Obtain Records -- Under California Penal Code 530.8, any grantor of a loan, credit line or account, credit or charge card, utility service or commercial mobile radio service in your name must provide you with records of the fraudulent account within ten days from your written request. Contact creditors in writing, via certified mail to have a record of your request. You can obtain assistance on contacting the grantor from the California Office of Privacy Protection www.Privacyprotection.ca.gov, and from privacy rights groups such as the Identity Theft Resource Center. If the records obtained show fraud, **make a police report.**

Step Four: Make a Police Report -- Go to your local law enforcement agency and make a police report. Get a copy of the report. If you live in CA, Cal Penal Code section 530.6 requires your local police department take a report and begin an investigation. Be sure that you attach the credit report and any records you obtained. Inform your agency that you are a potential victim of the ChoicePoint data theft and ask them to forward a copy of the report to the Southern California High Tech Crime Task Force at 11515 South Colima Road, Room M-103, Whittier, CA, 90604. We need a copy of the police report and any attachments to effectively review the case. Given the large number of victims, please, do not call us directly to make a report. The police report and your credit report information will provide us with the needed investigative facts. We will call if further details or testimony are needed.

Step Five: Notify the Credit Bureaus and the FTC -- To stop further misuse of your credit, contact the three credit bureaus and have a fraud alert placed on your account. They are Equifax, www.equifax.com, Experian, www.experian.com TransUnion www.tuc.com. Under the FACT Act you are entitled to a fraud alert on your account for up to seven years. Under Civil Code Section 1785.16(k), California residents can have any incorrect credit information blocked by providing a police report identifying them as identity theft victims. Also, California law (Civil Code 1798.93) provides a defense to collection actions on credit accounts opened 30 days after California residents put fraud alerts on their accounts.

Step Six: Contact Creditors -- Contact the individual creditors in writing, via certified mail, that you are the victim of identity theft, per Civil Code 1798.93. Request that they stop all collection efforts, and that they remove the debt from your name. Get any statements from creditors in writing.